UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA Alexandria Division

In the Matter of:	Chapter 12
GEOFFREY LEE CROWE	Chapter 13
AND	
SARA JONG CROWE	
	Case No. 11-15583-RGM
Debtors	

OBJECTION TO CONFIRMATION OF MODIFIED PLAN, NOTICE OF OBJECTION TO CONFIRMATION OF MODIFIED PLAN AND NOTICE OF SCHEDULED HEARING ON THIS OBJECTION

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Modified Chapter 13 Plan filed September 6, 2011. The cause for this objection is as follows:

Violation of 11 U.S.C. §1325(a)(5) - Failure to pay secured creditor the value of the collateral.

• Capital One, N.A. (2nd trust) is listed on Schedule D but is not provided for in the Modified Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court

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Notice of Objection To Confirmation

Geoffrey Lee Crowe and Sara Jong Crowe, Case #11-15583-RGM

will receive it on or before the date stated above. You must mail a copy to the persons listed below.

Attend the hearing to be held on October 26, 2011 at 9:30 a.m. in Courtroom #3 on the 3rd floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman 300 North Washington Street, Ste, 400 Alexandria, VA 22314

Clerk of the Court United States Bankruptcy Court 200 South Washington Street Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

CERTIFICATE OF SERVICE

I hereby certify that I have this 20th day of September, 2011, mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Geoffrey Lee Crowe Sara Jong Crowe Chapter 13 Debtors 5600 Flager Drive Centerville, VA 20120 Pamela Anna Miller Attorney for Debtor Po Box 425 Fairfax, VA 22038

> __/s/ Thomas P. Gorman____ Thomas P. Gorman